

**United States Bankruptcy Court  
Eastern District of Pennsylvania, Philadelphia Division**

**IN RE:**Case No. 20-13619Alfaro, Waldo & Manolcheva, RositsaChapter 13

Debtor(s)

**BUSINESS INCOME AND EXPENSES**

**FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS** (Note: ONLY INCLUDE information directly related to the business operation.)

**PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:**

1. Gross Income For 12 Months Prior to Filing: \$ \_\_\_\_\_

**PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:**2. Gross Monthly Income: \$ 15,900.86**PART C - ESTIMATED FUTURE MONTHLY EXPENSES:**

3. Net Employee Payroll (Other Than Debtor)	\$ _____
4. Payroll Taxes	\$ _____
5. Unemployment Taxes	\$ _____
6. Worker's Compensation	\$ _____
7. Other Taxes	\$ <u>3,000.00</u>
8. Inventory Purchases (Including raw materials)	\$ <u>3,500.00</u>
9. Purchase of Feed/Fertilizer/Seed/Spray	\$ _____
10. Rent (Other than debtor's principal residence)	\$ _____
11. Utilities	\$ _____
12. Office Expenses and Supplies	\$ <u>160.00</u>
13. Repairs and Maintenance	\$ _____
14. Vehicle Expenses	\$ <u>100.00</u>
15. Travel and Entertainment	\$ _____
16. Equipment Rental and Leases	\$ _____
17. Legal/Accounting/Other Professional Fees	\$ _____
18. Insurance	\$ _____
19. Employee Benefits (e.g., pension, medical, etc.)	\$ _____
20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):	\$ _____
21. Other (Specify):	\$ _____

22. Total Monthly Expenses (Add items 3-21) \$ 6,760.00**PART D - ESTIMATED AVERAGE NET MONTHLY INCOME**23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2) \$ 9,140.86

Fill in this information to identify your case and this filing:

Debtor 1	<b>Waldo Alfaro</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Rositsa Manolcheva</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF PENNSYLVANIA, PHILADELPHIA DIVISION		
Case number	<b>20-13619</b>		

☐ Check if this is an amended filing

Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

**675 Eagle Rd**

Street address, if available, or other description

**Newtown PA 18940-2911**

City State ZIP Code

County

**What is the property?** Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<b>\$558,000.00</b>	<b>\$558,000.00</b>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Fee Simple**

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

**fmv of \$620,000.00 less 10% sales cost of \$62,000.00 = 558,000.00**

Debtor 1  
Debtor 2 **Alfaro, Waldo & Manolcheva, Rositsa**

Case number (if known) **20-13619**

**If you own or have more than one, list here:**

1.2

**358 Dehaven Ave**

Street address, if available, or other description

**Penndel PA 19047-5108**

City State ZIP Code

County

**What is the property?** Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:**

**fmv of \$200,000.00 less 10% sales costs = fmv of \$180,000.00**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**  
**\$180,000.00**

**Current value of the portion you own?**  
**\$180,000.00**

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.**

**Tenancy by the Entirety**

☐ **Check if this is community property** (see instructions)

2. **Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>**

**\$738,000.00**

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☐ No  
☒ Yes

3.1 Make: **Ford**  
Model: **dump truck**  
Year: **2000**  
Approximate mileage: **160000**  
Other information:

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

**Current value of the portion you own?**

**\$2,000.00**

**\$2,000.00**

3.2 Make: **Nissan**  
Model: **Quest**  
Year: **2007**  
Approximate mileage: **280000**  
Other information:

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

**Current value of the portion you own?**

**\$250.00**

**\$250.00**

Debtor 1  
Debtor 2

**Alfaro, Waldo & Manolcheva, Rositsa**

Case number (if known) **20-13619**

3.3 Make: **Mitsubishi**  
Model: **Galant**  
Year: **2008**  
Approximate mileage: **2000**  
Other information:

Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$294.00**

**\$294.00**

3.4 Make: **Ford**  
Model: **F150 Pickup 2WD**  
Year: **1994**  
Approximate mileage: **200000**  
Other information:

Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$352.00**

**\$352.00**

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No

☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

**\$2,896.00**

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe.....

**various older furnishings, old appliances , 3 old tv's and 2 older computer**

**\$5,000.00**

**7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☒ No

☐ Yes. Describe.....

**8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe.....

Debtor 1 **Alfaro, Waldo & Manolcheva, Rositsa** Case number (if known) **20-13619**  
 Debtor 2

**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No  
☐ Yes. Describe.....

**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No  
☒ Yes. Describe.....

**old clothes**

**\$500.00**

**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☐ No  
☒ Yes. Describe.....

**pair of earrings and costume**

**\$200.00**

**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

- ☐ No  
☒ Yes. Describe.....

**one dog and one cat**

**\$100.00**

**14. Any other personal and household items you did not already list, including any health aids you did not list**

- ☒ No  
☐ Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$5,800.00**

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**16. Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☒ No  
☐ Yes.....

**17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No  
☒ Yes..... Institution name:

**17.1. Checking Account TD Bankl**

**\$650.00**

**17.2. Checking Account Bank of America**

**\$-280.00**

**17.3. Checking Account Bank of America business account**

**\$-100.00**

Debtor 1 **Alfaro, Waldo & Manolcheva, Rositsa** Case number (if known) **20-13619**  
 Debtor 2

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples: Bond funds, investment accounts with brokerage firms, money market accounts*

- ☒ No  
☐ Yes..... Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

- ☐ No  
☒ Yes. Give specific information about them.....

Name of entity:	% of ownership:	
<b>Smart Remodeling Solutinos, LLC</b>	%	<b>\$0.00</b>
<b>All Decorative Concrete, LLC - fictitious name</b>	%	<b>\$0.00</b>

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

- ☒ No  
☐ Yes. Give specific information about them  
 Issuer name:

**21. Retirement or pension accounts**

*Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans*

- ☒ No  
☐ Yes. List each account separately.  
 Type of account: Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company  
*Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others*

- ☒ No  
☐ Yes. .... Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

- ☒ No  
☐ Yes..... Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

- 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).  
☒ No  
☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- ☒ No  
☐ Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples: Internet domain names, websites, proceeds from royalties and licensing agreements*

- ☒ No  
☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

*Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses*

- ☒ No  
☐ Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

Debtor 1  
Debtor 2

**Alfaro, Waldo & Manolcheva, Rositsa**

Case number (if known) **20-13619**

**28. Tax refunds owed to you**

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information..

**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund  
value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☒ No

☐ Yes. Describe each claim.....

**35. Any financial assets you did not already list**

☒ No

☐ Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$270.00**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

☐ No. Go to Part 6.

☒ Yes. Go to line 38.

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

**38. Accounts receivable or commissions you already earned**

☒ No

☐ Yes. Describe.....

Debtor 1  
Debtor 2 **Alfaro, Waldo & Manolcheva, Rositsa**

Case number (if known) **20-13619**

**39. Office equipment, furnishings, and supplies**

*Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices*

- ☒ No  
☐ Yes. Describe.....

**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

- ☐ No  
☒ Yes. Describe.....

**various tools needed for concrete busienss**

**\$1,000.00**

**41. Inventory**

- ☒ No  
☐ Yes. Describe.....

**42. Interests in partnerships or joint ventures**

- ☒ No  
☐ Yes. Give specific information about them.....  
Name of entity:

% of ownership:

**43. Customer lists, mailing lists, or other compilations**

- ☒ No.  
☐ Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?  
☒ No  
☐ Yes. Describe.....

**44. Any business-related property you did not already list**

- ☒ No  
☐ Yes. Give specific information.....

**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....**

**\$1,000.00**

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

*Examples: Season tickets, country club membership*

- ☒ No  
☐ Yes. Give specific information.....

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

**\$0.00**



Debtor 1  
Debtor 2

**Alfaro, Waldo & Manolcheva, Rositsa**

Case number (if known) **20-13619**

**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 .....		<b>\$738,000.00</b>
56. Part 2: Total vehicles, line 5	<b>\$2,896.00</b>	
57. Part 3: Total personal and household items, line 15	<b>\$5,800.00</b>	
58. Part 4: Total financial assets, line 36	<b>\$270.00</b>	
59. Part 5: Total business-related property, line 45	<b>\$1,000.00</b>	
60. Part 6: Total farm- and fishing-related property, line 52	<b>\$0.00</b>	
61. Part 7: Total other property not listed, line 54	<b>\$0.00</b>	
62. Total personal property. Add lines 56 through 61...	<b>\$9,966.00</b>	Copy personal property total <b>\$9,966.00</b>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<b>\$747,966.00</b>

## Fill in this information to identify your case:

Debtor 1	<b>Waldo Alfaro</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF PENNSYLVANIA, PHILADELPHIA DIVISION		
Case number (if known)	<b>20-13619</b>		

☐ Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>Debtor 1 Exemptions</b>			
358 Dehaven Ave Penndel PA, 19047-5108 Line from <i>Schedule A/B</i> : 1.2	\$180,000.00	<input checked="" type="checkbox"/> \$17,908.98 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Ford dump truck 2000 160000 Line from <i>Schedule A/B</i> : 3.1	\$2,000.00	<input checked="" type="checkbox"/> \$2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(2)
Nissan Quest 2007 280000 Line from <i>Schedule A/B</i> : 3.2	\$250.00	<input checked="" type="checkbox"/> \$250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(2)
Mitsubishi Galant 2008 2000 Line from <i>Schedule A/B</i> : 3.3	\$294.00	<input checked="" type="checkbox"/> \$294.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(2)

Debtor 1  
Debtor 2

**Alfaro, Waldo & Manolcheva, Rositsa**

Case number (if known)

**20-13619**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>Ford F150 Pickup 2WD 1994 200000</b> Line from Schedule A/B: 3.4	<u>\$352.00</u>	<input checked="" type="checkbox"/> <u>\$352.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(2)
<b>various older furnishings, old appliances , 3 old tv's and 2 older computer</b> Line from Schedule A/B: 6.1	<u>\$5,000.00</u>	<input checked="" type="checkbox"/> <u>\$5,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)
<b>pair of earrings and costume</b> Line from Schedule A/B: 12.1	<u>\$200.00</u>	<input checked="" type="checkbox"/> <u>\$200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(4)
<b>one dog and one cat</b> Line from Schedule A/B: 13.1	<u>\$100.00</u>	<input checked="" type="checkbox"/> <u>\$100.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
<b>TD Bankl</b> Line from Schedule A/B: 17.1	<u>\$650.00</u>	<input checked="" type="checkbox"/> <u>\$650.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
<b>various tools needed for concrete busienss</b> Line from Schedule A/B: 40.1	<u>\$1,000.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
<b>various tools needed for concrete busienss</b> Line from Schedule A/B: 40.1	<u>\$1,000.00</u>	<input checked="" type="checkbox"/> <u>\$1,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(6)

3. **Are you claiming a homestead exemption of more than \$170,350**

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Debtor 1  
Debtor 2 **Alfaro, Waldo & Manolcheva, Rositsa**

Case number (if known) **20-13619**

**Fill in this information to identify your case:**

Debtor 1  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) **Rositsa Manolcheva**  
First Name Middle Name Last Name

United States Bankruptcy Court for the: **EASTERN DISTRICT OF PENNSYLVANIA, PHILADELPHIA DIVISION**

Case number **20-13619**  
(if known)

☐ Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	

#### Debtor 2 Exemptions

Brief description:

Line from *Schedule A/B*.

☐

☐

100% of fair market value, up to any applicable statutory limit

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

- ☐ No
- ☐ Yes

**Fill in this information to identify your case:**

Debtor 1 **Waldo Alfaro**  
First Name Middle Name Last Name

Debtor 2 **Rositsa Manolcheva**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **EASTERN DISTRICT OF PENNSYLVANIA, PHILADELPHIA DIVISION**

Case number **20-13619**  
(if known)

☐ Check if this is an amended filing

**Official Form 106D**

**Schedule D: Creditors Who Have Claims Secured by Property**

**12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

**2.1 Internal Revenue Service**

Creditor's Name

**600 Arch St  
Philadelphia, PA  
19106-1611**

Number, Street, City, State & Zip Code

**Describe the property that secures the claim:**

**358 Dehaven Ave, Pennndel, PA  
19047-5108  
fmv of \$200,000.00 less 10% sales  
costs = fmv of \$180,000.00**

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset) \_\_\_\_\_

**Column A**

**Amount of claim**  
Do not deduct the value of collateral.

**\$3,364.13**

**Column B**

**Value of collateral that supports this claim**

**\$180,000.00**

**Column C**

**Unsecured portion If any**

**\$0.00**

**Who owes the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Debtor 1 **Waldo Alfaro** Case number (if known) **20-13619**  
 First Name Middle Name Last Name  
 Debtor 2 **Rositsa Manolcheva**  
 First Name Middle Name Last Name

<b>2.2 Internal Revenue Service</b> Creditor's Name  <b>PO Box 9052</b> <b>Andover, MA 01810-9052</b> Number, Street, City, State & Zip Code  <b>Who owes the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt  Date debt was incurred <b>2018</b> Last 4 digits of account number _____	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px;"> <b>358 Dehaven Ave, Penndel, PA</b>  <b>19047-5108</b>  <b>fmv of \$200,000.00 less 10% sales costs = fmv of \$180,000.00</b> </div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	<b>\$1,364.00</b> <b>\$180,000.00</b> <b>\$0.00</b>
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<b>2.3 Rushmore Loan Management Services</b> Creditor's Name  <b>PO Box 52708</b> <b>Irvine, CA 92619-2708</b> Number, Street, City, State & Zip Code  <b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt  Date debt was incurred _____ Last 4 digits of account number _____	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px;"> <b>675 Eagle Rd, Newtown, PA</b>  <b>18940-2911</b>  <b>fmv of \$620,000.00 less 10% sales cost of \$62,000.00 = 558,000.00</b> </div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	<b>\$580,000.00</b> <b>\$620,000.00</b> <b>\$0.00</b>
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Debtor 1 **Waldo Alfaro** Case number (if known) **20-13619**  
 First Name Middle Name Last Name  
 Debtor 2 **Rositsa Manolcheva**  
 First Name Middle Name Last Name

<b>2.4 Select Portfolio Servicing</b> Creditor's Name  <b>PO Box 65250</b> <b>Salt Lake City, UT</b> <b>84165-0250</b> Number, Street, City, State & Zip Code	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px;"> <b>358 Dehaven Ave, Penndel, PA</b>  <b>19047-5108</b>  <b>fmv of \$200,000.00 less 10% sales costs = fmv of \$180,000.00</b> </div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	<b>\$82,875.49</b> <b>\$180,000.00</b> <b>\$0.00</b>	
Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt			
Date debt was incurred <b>2002</b>		Last 4 digits of account number _____	

Add the dollar value of your entries in Column A on this page. Write that number here:	\$667,603.62
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:	\$667,603.62

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

**Fill in this information to identify your case:**

Debtor 1 Waldo Alfaro  
First Name Middle Name Last Name

Debtor 2 Rositsa Manolcheva  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIA, PHILADELPHIA DIVISION

Case number 20-13619  
(if known)

☐ Check if this is an amended filing

Official Form 106E/F

**Schedule E/F: Creditors Who Have Unsecured Claims**

**12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?

☐ No. Go to Part 2.

☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount	
2.1	<b>Internal Revenue Service</b> <small>Priority Creditor's Name</small>  <b>600 Arch St</b> <b>Philadelphia, PA 19106-1611</b> <small>Number Street City State Zip Code</small> <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>0478</u>  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of PRIORITY unsecured claim:</b> <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____	<b>\$56,782.30</b>	<b>\$56,782.30</b>	<b>\$0.00</b>



Debtor 1  
Debtor 2 **Alfaro, Waldo & Manolcheva, Rositsa**

Case number (if known) **20-13619**

2.2	<b>Internal Revenue Service</b> Priority Creditor's Name  <b>600 Arch St</b> <b>Philadelphia, PA 19106-1611</b> Number Street City State Zip Code	Last 4 digits of account number  When was the debt incurred?	<b>\$17,705.10</b>  _____	<b>\$17,705.10</b>  _____	<b>\$0.00</b>  _____
Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify <u>irs lien</u>			

2.3	<b>Pa Department of Revenue</b> Priority Creditor's Name  <b>PO Box 280946</b> <b>Harrisburg, PA 17128-0946</b> Number Street City State Zip Code	Last 4 digits of account number  When was the debt incurred?	<b>0565</b>  <b>03/21/2016</b>	<b>\$3,656.84</b>  _____	<b>\$3,656.84</b>  _____	<b>\$0.00</b>  _____
Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify <u>TAXES OWED FROM 2016</u>				

2.4	<b>Pa Department of Revenue</b> Priority Creditor's Name <b>Bankruptcy Division</b> <b>PO Box 280946</b> <b>Harrisburg, PA 17128-0946</b> Number Street City State Zip Code	Last 4 digits of account number  When was the debt incurred?	<b>\$6,000.00</b>  _____	<b>\$6,000.00</b>  _____	<b>\$0.00</b>  _____
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____			

Debtor 1  
Debtor 2 Alfaro, Waldo & Manolcheva, Rositsa Case number (if known) 20-13619

2.5	<b>Pa Department of Revenue</b> <small>Priority Creditor's Name</small>  <b>PO Box 280946</b> <b>Harrisburg, PA 17128-0946</b> <small>Number Street City State Zip Code</small>	Last 4 digits of account number <u>1676</u>	<u>\$344.95</u>	<u>\$344.95</u>	<u>\$0.00</u>
		When was the debt incurred? <u>2008</u>			
Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____			
<b>TAXES OWED FROM 2008</b>					

2.6	<b>Pa Dept of Revenue</b> <small>Priority Creditor's Name</small>  <b>PO Box 280946</b> <b>Harrisburg, PA 17128</b> <small>Number Street City State Zip Code</small>	Last 4 digits of account number <u>3982</u>	<u>\$3,721.76</u>	<u>\$3,721.76</u>	<u>\$0.00</u>
		When was the debt incurred? <u>2011</u>			
Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____			
<b>TAXES OWED FROM 2015</b>					

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

**Total claim**

Debtor 1  
Debtor 2 **Alfaro, Waldo & Manolcheva, Rositsa**

Case number (if known) **20-13619**

4.1	<b>Berkheimer Tax Adminstator</b> Nonpriority Creditor's Name  <b>PO Box 25144</b> <b>Lehigh Valley, PA 18002-5144</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>\$2,500.00</b>  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply  <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>local taxes</u>
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4.2	<b>Best Line Leasing, Inc.</b> Nonpriority Creditor's Name <b>c/o Christopher Mahoney, Esquire</b> <b>2 N State St</b> <b>Newtown, PA 18940-2027</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>\$17,553.12</b>  <b>When was the debt incurred?</b> <u>07/10/2020</u>  <b>As of the date you file, the claim is:</b> Check all that apply  <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>judgment lien</u>
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4.3	<b>Site Works Consultants, Inc.</b> Nonpriority Creditor's Name  <b>6 Village Row Logan Sq</b> <b>New Hope, PA 18938</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>\$860.00</b>  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply  <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>judgment lien</u>
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Debtor 1  
Debtor 2 **Alfaro, Waldo & Manolcheva, Rositsa**

Case number (if known) **20-13619**

4.4	<b>Tadeusz Dlugi and Marta Kazirod</b> Nonpriority Creditor's Name <b>c/o Natalia Teper, Esquire</b> <b>112 W Franklin Ave</b> <b>Pennington, NJ 08534</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	<b>\$0.00</b>
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4.5	<b>William C. McWilliams</b> Nonpriority Creditor's Name <b>2419 S Opal St</b> <b>Philadelphia, PA 19145-4215</b> Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>arb award</b>	<b>\$360.00</b>
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**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a. \$	<b>0.00</b>
	6b. Taxes and certain other debts you owe the government	6b. \$	<b>88,210.95</b>
	6c. Claims for death or personal injury while you were intoxicated	6c. \$	<b>0.00</b>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$	<b>0.00</b>
	6e. Total Priority. Add lines 6a through 6d.	6e. \$	<b>88,210.95</b>
		Total Claim	
Total claims from Part 2	6f. Student loans	6f. \$	<b>0.00</b>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$	<b>0.00</b>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$	<b>0.00</b>

Debtor 1  
Debtor 2

**Alfaro, Waldo & Manolcheva, Rositsa**

Case number (if known)

**20-13619**

6i. **Other.** Add all other nonpriority unsecured claims. Write that amount here.

6i.

\$

**21,273.12**

6j. **Total Nonpriority.** Add lines 6f through 6i.

6j.

\$

**21,273.12**

Fill in this information to identify your case:

Debtor 1 **Waldo Alfaro**  
First Name Middle Name Last Name

Debtor 2 **Rositsa Manolcheva**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **EASTERN DISTRICT OF PENNSYLVANIA, PHILADELPHIA DIVISION**

Case number **20-13619**  
(if known)

☐ Check if this is an amended filing

Official Form 106G

**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease <small>Name, Number, Street, City, State and ZIP Code</small>	State what the contract or lease is for
2.1 Name  Number Street  City State ZIP Code	
2.2 Name  Number Street  City State ZIP Code	
2.3 Name  Number Street  City State ZIP Code	
2.4 Name  Number Street  City State ZIP Code	
2.5 Name  Number Street  City State ZIP Code	

Fill in this information to identify your case:

Debtor 1 **Waldo Alfaro**  
First Name Middle Name Last Name

Debtor 2 **Rositsa Manolcheva**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **EASTERN DISTRICT OF PENNSYLVANIA, PHILADELPHIA DIVISION**

Case number **20-13619**  
(if known)

☐ Check if this is an amended filing

Official Form 106H  
Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

☐ No  
☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☒ No. Go to line 3.  
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor  
Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt  
Check all schedules that apply:

3.1 **Solution People Inc**  
**358 Dehaven Ave**  
**Langhorne, PA 19047-5108**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **2.4**  
☐ Schedule G \_\_\_\_\_  
**Pa Department of Revenue**

Fill in this information to identify your case:

Debtor 1 Waldo Alfaro

Debtor 2 Rositsa Manolcheva  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIA,  
PHILADELPHIA DIVISION

Case number 20-13619  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. **Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

**Occupation**

**Employer's name**

**Employer's address**

**How long employed there?**

**Debtor 1**

- ☒ Employed
- ☐ Not employed

**Debtor 2 or non-filing spouse**

- ☒ Employed
- ☐ Not employed

#### Part 2: Give Details About Monthly Income

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. <b>List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>0.00</u>	\$ <u>0.00</u>
3. <b>Estimate and list monthly overtime pay.</b>	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. <b>Calculate gross income.</b> Add line 2 + line 3.	\$ <u>0.00</u>	\$ <u>0.00</u>



Debtor 1  
Debtor 2 **Alfaro, Waldo & Manolcheva, Rositsa**

Case number (if known) **20-13619**

	For Debtor 1	For Debtor 2 or non-filing spouse	
<b>Copy line 4 here</b> .....	\$ <b>0.00</b>	\$ <b>0.00</b>	4.
<b>5. List all payroll deductions:</b>			
5a. <b>Tax, Medicare, and Social Security deductions</b>	\$ <b>0.00</b>	\$ <b>0.00</b>	5a.
5b. <b>Mandatory contributions for retirement plans</b>	\$ <b>0.00</b>	\$ <b>0.00</b>	5b.
5c. <b>Voluntary contributions for retirement plans</b>	\$ <b>0.00</b>	\$ <b>0.00</b>	5c.
5d. <b>Required repayments of retirement fund loans</b>	\$ <b>0.00</b>	\$ <b>0.00</b>	5d.
5e. <b>Insurance</b>	\$ <b>0.00</b>	\$ <b>0.00</b>	5e.
5f. <b>Domestic support obligations</b>	\$ <b>0.00</b>	\$ <b>0.00</b>	5f.
5g. <b>Union dues</b>	\$ <b>0.00</b>	\$ <b>0.00</b>	5g.
5h. <b>Other deductions.</b> Specify: .....	\$ <b>0.00</b>	\$ <b>0.00</b>	5h.+
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	\$ <b>0.00</b>	\$ <b>0.00</b>	6.
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	\$ <b>0.00</b>	\$ <b>0.00</b>	7.
<b>8. List all other income regularly received:</b>			
8a. <b>Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	\$ <b>9,140.86</b>	\$ <b>0.00</b>	8a.
8b. <b>Interest and dividends</b>	\$ <b>0.00</b>	\$ <b>0.00</b>	8b.
8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	\$ <b>0.00</b>	\$ <b>0.00</b>	8c.
8d. <b>Unemployment compensation</b>	\$ <b>0.00</b>	\$ <b>0.00</b>	8d.
8e. <b>Social Security</b>	\$ <b>0.00</b>	\$ <b>0.00</b>	8e.
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: .....	\$ <b>0.00</b>	\$ <b>0.00</b>	8f.
8g. <b>Pension or retirement income</b>	\$ <b>0.00</b>	\$ <b>0.00</b>	8g.
8h. <b>Other monthly income.</b> Specify: .....	\$ <b>0.00</b>	\$ <b>0.00</b>	8h.+
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	\$ <b>9,140.86</b>	\$ <b>0.00</b>	9.
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	\$ <b>9,140.86</b>	\$ <b>0.00</b>	10.
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: .....		+\$ <b>0.00</b>	11.
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities</i> and <i>Related Data</i> , if it applies		\$ <b>9,140.86</b>	12.
		<b>Combined monthly income</b>	
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: .....			

Fill in this information to identify your case:

Debtor 1 Waldo Alfaro

Debtor 2 Rositsa Manolcheva  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIA,  
PHILADELPHIA DIVISION

Case number 20-13619  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Son

4

☐ No

☒ Yes

Son

5

☐ No

☒ Yes

Daughter

12

☐ No

☒ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 3,200.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 100.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1  
Debtor 2 **Alfaro, Waldo & Manolcheva, Rositsa**

Case number (if known) **20-13619**

<p>6. <b>Utilities:</b>          6a. Electricity, heat, natural gas          6b. Water, sewer, garbage collection          6c. Telephone, cell phone, Internet, satellite, and cable services          6d. Other. Specify: <u>trash pick up</u></p> <p>7. <b>Food and housekeeping supplies</b></p> <p>8. <b>Childcare and children's education costs</b></p> <p>9. <b>Clothing, laundry, and dry cleaning</b></p> <p>10. <b>Personal care products and services</b></p> <p>11. <b>Medical and dental expenses</b></p> <p>12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.</p> <p>13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b></p> <p>14. <b>Charitable contributions and religious donations</b></p> <p>15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.          15a. Life insurance          15b. Health insurance          15c. Vehicle insurance          15d. Other insurance. Specify: _____</p> <p>16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____</p> <p>17. <b>Installment or lease payments:</b>          17a. Car payments for Vehicle 1          17b. Car payments for Vehicle 2          17c. Other. Specify: _____          17d. Other. Specify: _____</p> <p>18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b></p> <p>19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____</p> <p>20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>          20a. Mortgages on other property          20b. Real estate taxes          20c. Property, homeowner's, or renter's insurance          20d. Maintenance, repair, and upkeep expenses          20e. Homeowner's association or condominium dues</p> <p>21. <b>Other:</b> Specify: <u>cable for dehaven</u>  <u>heat for Dehaven</u>  <u>water for DeHaven</u>  <u>sewage for Dehaven</u></p> <p>22. <b>Calculate your monthly expenses</b>          22a. Add lines 4 through 21.          22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2          22c. Add line 22a and 22b. The result is your monthly expenses.</p> <p>23. <b>Calculate your monthly net income.</b>          23a. Copy line 12 (your combined monthly income) from Schedule I.          23b. Copy your monthly expenses from line 22c above.           23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i>.</p> <p>24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b>          For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  <input checked="" type="checkbox"/> No.  <input type="checkbox"/> Yes. <span style="border: 1px solid black; padding: 2px;">Explain here:</span></p>	<table border="0"> <tr><td>6a. \$</td><td><u>600.00</u></td></tr> <tr><td>6b. \$</td><td><u>50.00</u></td></tr> <tr><td>6c. \$</td><td><u>248.00</u></td></tr> <tr><td>6d. \$</td><td><u>57.00</u></td></tr> <tr><td>7. \$</td><td><u>800.00</u></td></tr> <tr><td>8. \$</td><td><u>0.00</u></td></tr> <tr><td>9. \$</td><td><u>100.00</u></td></tr> <tr><td>10. \$</td><td><u>50.00</u></td></tr> <tr><td>11. \$</td><td><u>160.00</u></td></tr> <tr><td>12. \$</td><td><u>300.00</u></td></tr> <tr><td>13. \$</td><td><u>100.00</u></td></tr> <tr><td>14. \$</td><td><u>0.00</u></td></tr> <tr><td>15a. \$</td><td><u>0.00</u></td></tr> <tr><td>15b. \$</td><td><u>385.00</u></td></tr> <tr><td>15c. \$</td><td><u>400.00</u></td></tr> <tr><td>15d. \$</td><td><u>0.00</u></td></tr> <tr><td>16. \$</td><td><u>0.00</u></td></tr> <tr><td>17a. \$</td><td><u>0.00</u></td></tr> <tr><td>17b. \$</td><td><u>0.00</u></td></tr> <tr><td>17c. \$</td><td><u>0.00</u></td></tr> <tr><td>17d. \$</td><td><u>0.00</u></td></tr> <tr><td>18. \$</td><td><u>0.00</u></td></tr> <tr><td>19. \$</td><td><u>0.00</u></td></tr> <tr><td>20a. \$</td><td><u>0.00</u></td></tr> <tr><td>20b. \$</td><td><u>0.00</u></td></tr> <tr><td>20c. \$</td><td><u>0.00</u></td></tr> <tr><td>20d. \$</td><td><u>0.00</u></td></tr> <tr><td>20e. \$</td><td><u>0.00</u></td></tr> <tr><td>21. +\$</td><td><u>79.00</u></td></tr> <tr><td>+\$</td><td><u>100.00</u></td></tr> <tr><td>+\$</td><td><u>50.00</u></td></tr> <tr><td>+\$</td><td><u>83.00</u></td></tr> </table> <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <table border="0"> <tr><td>\$</td><td><u>6,862.00</u></td></tr> <tr><td>\$</td><td><u>6,862.00</u></td></tr> </table> </div> <table border="0"> <tr><td>23a. \$</td><td><u>9,140.86</u></td></tr> <tr><td>23b. -\$</td><td><u>6,862.00</u></td></tr> </table> <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <table border="0"> <tr><td>23c. \$</td><td><u>2,278.86</u></td></tr> </table> </div>	6a. \$	<u>600.00</u>	6b. \$	<u>50.00</u>	6c. \$	<u>248.00</u>	6d. \$	<u>57.00</u>	7. \$	<u>800.00</u>	8. \$	<u>0.00</u>	9. \$	<u>100.00</u>	10. \$	<u>50.00</u>	11. \$	<u>160.00</u>	12. \$	<u>300.00</u>	13. \$	<u>100.00</u>	14. \$	<u>0.00</u>	15a. \$	<u>0.00</u>	15b. \$	<u>385.00</u>	15c. \$	<u>400.00</u>	15d. \$	<u>0.00</u>	16. \$	<u>0.00</u>	17a. \$	<u>0.00</u>	17b. \$	<u>0.00</u>	17c. \$	<u>0.00</u>	17d. \$	<u>0.00</u>	18. \$	<u>0.00</u>	19. \$	<u>0.00</u>	20a. \$	<u>0.00</u>	20b. \$	<u>0.00</u>	20c. \$	<u>0.00</u>	20d. \$	<u>0.00</u>	20e. \$	<u>0.00</u>	21. +\$	<u>79.00</u>	+\$	<u>100.00</u>	+\$	<u>50.00</u>	+\$	<u>83.00</u>	\$	<u>6,862.00</u>	\$	<u>6,862.00</u>	23a. \$	<u>9,140.86</u>	23b. -\$	<u>6,862.00</u>	23c. \$	<u>2,278.86</u>
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